

Fill in this information to identify the case:

Debtor 1 Brenda Celesta Traylor

Debtor 2

(Spouse, if filing)

United States Bankruptcy Court for the NORTHERN District of GEORGIA

Case number 19-65057-lrc

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: HOME POINT FINANCIAL

Court claim no. (if known): 11-1

Last 4 digits of any number you use to identify the debtor's account: 9551

Date of payment change: 10/1/2020

Must be at least 21 days after date of this notice

New total payment: \$1,525.56

Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment

1. Will there be a change in the debtor's escrow account payment?

☐ No.

☒ Yes.

Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why:

Current escrow payment: \$634.77

New escrow payment: \$655.85

Part 2: Mortgage Payment Adjustment

2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?

☒ No

☐ Yes.

Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why:

Current interest rate:

New interest rate:

Current principal and interest payment:

New principal and interest payment:

Part 3: Other Payment Change

3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

☒ No

☐ Yes

Attach a copy of any document describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change:

Current mortgage payment

New mortgage payment:

Debtor 1 Brenda Celesta Traylor

Case number (if known) 19-65057-lrc

Print Name Middle Name Last Name

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☐ I am the creditor

☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

X /s/ Erin Elam Date 09/03/2020
Signature

Print Erin Elam Title Authorized Agent for Creditor
First Name Middle Name Last Name

Company Robertson, Anschutz, Schneid & Crane LLC

Address 10700 Abbott's Bridge Road, Suite 170
Number Street

Duluth GA 30097
City State ZIP Code

Contact Phone 470-321-7112 Email eelam@rascrane.com

CERTIFICATE OF SERVICE

I **HEREBY CERTIFY** that on September 3, 2020 I electronically filed the foregoing with the Clerk of Court using the CM/ECF system, and a true and correct copy has been served via United States Mail to the following:

BRENDA CELESTA TRAYLOR
170 GLENWOOD COURT
HAMPTON, GA 30228

And via electronic mail to:
Karen King
KING & KING LAW LLC
215 PRYOR STREET, S.W.
ATLANTA, GA 30303

MELISSA J. DAVEY
MELISSA J. DAVEY, STANDING CH 13 TRUSTEE
SUITE 200
260 PEACHTREE STREET, NW
ATLANTA, GA 30303

By: /s/ Rasheem Edward
Rasheem Edward
Email: Rjedward@rascrane.com

ESCROW STATEMENT



FOR RETURN SERVICE ONLY
PLEASE DO NOT SEND PAYMENTS TO THIS ADDRESS
P.O. Box 619063
Dallas, TX 75261-9063

BRENDA TRAYLOR
170 GLENWOOD CT
HAMPTON GA 30228-5524

Analysis Date: August 24, 2020
Loan Number: XXXXXXXXXX
New Payment Effective Date: 10/01/20
For Inquiries: 800.686.2404
Property Address: 170 GLENWOOD CT
HAMPTON GA 30228

TO THE EXTENT YOUR OBLIGATION HAS BEEN DISCHARGED, DISMISSED OR IS SUBJECT TO AN AUTOMATIC STAY OF BANKRUPTCY ORDER UNDER TITLE 11 OF THE UNITED STATES CODE, THIS NOTICE IS FOR COMPLIANCE AND INFORMATION PURPOSES ONLY AND DOES NOT CONSTITUTE A DEMAND FOR PAYMENT OR ANY ATTEMPT TO COLLECT ANY SUCH OBLIGATION.

Annual Escrow Account Disclosure Statement - Projections for Coming Year

The following is an overview of your escrow account with Home Point Financial Corporation. It contains a snapshot of the anticipated disbursements for the coming year and the history of escrow payments made on your behalf in the prior year. Any potential adjustments due to increases or decreases with your escrowed items may affect your monthly escrow payment. If your escrow payment increases, your monthly mortgage payment will also increase. If the escrow payment decreases, your mortgage payment will decrease.

Payment Information	Current	Effective 10/01/20
Principal & Interest Pmt	\$869.71	\$869.71
Total Monthly Escrow Payment	\$634.77	\$655.85
Reserve Acct Pymt	\$0.00	\$0.00
HUD 235/265 Pymt (-)	\$0.00	\$0.00
Misc Acct Payment	\$0.00	\$0.00
Total Payment	\$1,504.48	\$1,525.56

Shortage/Surplus Information	Effective 10/01/20
Upcoming Total Annual Bills	\$7,870.12
Required Cushion	\$1091.04
Required Starting Balance	\$2,286.70
Over/Short Spread	\$0.00

Cushion Calculation: Because Home Point Financial does not set your tax amounts or insurance premiums, your escrow balance contains a cushion of \$1,091.04. A cushion is an additional amount of funds held in your escrow in order to prevent the balance from becoming overdrawn when an increase in the disbursement amount occurs. Based upon federal or state regulations, if your escrow account is required to maintain a cushion, the minimum balance should not be below 1/6th or 1/12th of the anticipated payments from the account. If your escrow account is not required to maintain a cushion, a minimum balance is not required.

These are the escrow items we anticipate we will collect for or pay on your behalf in the upcoming 12 month period. The dollar amount shown may be the last amount actually paid for that item, or may project the next amount due.

Date	Anticipated Payments		Description	Escrow Balance	
	To Escrow	From Escrow		Anticipated	Required
			Starting Balance	\$557.32	\$2,286.70
OCT 2020	\$655.85	\$110.33	FHA INSURANC	\$1,102.84	\$2,832.22
NOV 2020	\$655.85	\$110.33	FHA INSURANC	\$1,648.36	\$3,377.74
NOV 2020		\$2,286.70	COUNTY TAX	(\$638.34)	\$1,091.04
DEC 2020	\$655.85	\$110.33	FHA INSURANC	(\$92.82)	\$1,636.56
JAN 2021	\$655.85	\$110.33	FHA INSURANC	\$452.70	\$2,182.08
FEB 2021	\$655.85	\$110.33	FHA INSURANC	\$998.22	\$2,727.60
MAR 2021	\$655.85	\$110.33	FHA INSURANC	\$1,543.74	\$3,273.12
APR 2021	\$655.85	\$110.33	FHA INSURANC	\$2,089.26	\$3,818.64



11511 Luna Road, Suite 200
Farmers Branch, TX 75234
(800) 686-2404

HOME POINT FINANCIAL CORPORATION
PO Box 735028
Dallas TX, 75373-5028

[REDACTED]

Property Address:
170 GLENWOOD CT
HAMPTON GA 30228

BRENDA TRAYLOR
170 GLENWOOD CT
HAMPTON GA 30228-5524

Analysis Date: August 24, 2020

Loan Number: [REDACTED]

Date	Anticipated Payments		Description	Escrow Balance	
	To Escrow	From Escrow		Anticipated	Required
MAY 2021	\$655.85	\$110.33	FHA INSURANC	\$2,634.78	\$4,364.16
JUN 2021	\$655.85	\$110.33	FHA INSURANC	\$3,180.30	\$4,909.68
JUL 2021	\$655.85	\$110.33	FHA INSURANC	\$3,725.82	\$5,455.20
AUG 2021	\$655.85	\$110.33	FHA INSURANC	\$4,271.34	\$6,000.72
AUG 2021		\$1,062.46	PROPERTY INS	\$3,208.88	\$4,938.26
AUG 2021		\$3,197.00	FLOOD INSURA	\$11.88	\$1,741.26
SEP 2021	\$655.85	\$110.33	FHA INSURANC	\$557.40	\$2,286.78
	\$7,870.20	\$7,870.12			

Annual Escrow Account Disclosure Statement
Account History

The following statement of activity in your escrow account from October 2019 through September 2020 displays actual activity as it occurred in your escrow account during that period. If you received Account Projections with a prior analysis, they are included again here for comparison.

Date	Payments to Escrow		Payments From Escrow		Description	Escrow Balance	
	Anticipated	Actual	Anticipated	Actual		Required	Actual
					Starting Balance	\$524.44	(\$637.24)
OCT	\$634.77	\$579.39 *	(\$110.33)		FHA INSURANC	\$1,048.88	(\$57.85)
OCT				\$110.33 *	FHA INSURANC	\$1,048.88	(\$168.18)
OCT				\$2,286.70 *	COUNTY TAX	\$1,048.88	(\$2,454.88)
NOV	\$634.77		(\$110.33)		FHA INSURANC	\$1,573.32	(\$2,454.88)
NOV				\$110.33 *	FHA INSURANC	\$1,573.32	(\$2,565.21)
DEC	\$634.77	\$1,502.82 *	(\$110.33)		FHA INSURANC	\$2,097.76	(\$1,062.39)
DEC				\$110.33 *	FHA INSURANC	\$2,097.76	(\$1,172.72)
JAN	\$634.77		(\$110.33)		FHA INSURANC	\$2,622.20	(\$1,172.72)
JAN				\$110.33 *	FHA INSURANC	\$2,622.20	(\$1,283.05)
FEB	\$634.77		(\$110.33)		FHA INSURANC	\$3,146.64	(\$1,283.05)
FEB				\$110.33 *	FHA INSURANC	\$3,146.64	(\$1,393.38)
MAR	\$634.77	\$634.77	(\$110.33)		FHA INSURANC	\$3,671.08	(\$758.61)
MAR				\$110.33 *	FHA INSURANC	\$3,671.08	(\$868.94)
APR	\$634.77		(\$110.33)		FHA INSURANC	\$4,195.52	(\$868.94)
APR				\$110.33 *	FHA INSURANC	\$4,195.52	(\$979.27)
MAY	\$634.77		(\$110.33)		FHA INSURANC	\$4,719.96	(\$979.27)
MAY				\$110.33 *	FHA INSURANC	\$4,719.96	(\$1,089.60)
JUN	\$634.77		(\$110.33)		FHA INSURANC	\$5,244.40	(\$1,089.60)
JUN				\$110.33 *	FHA INSURANC	\$5,244.40	(\$1,199.93)
JUL	\$634.77		(\$110.33)		FHA INSURANC	\$5,768.84	(\$1,199.93)
JUL				\$110.33 *	FHA INSURANC	\$5,768.84	(\$1,310.26)
AUG	\$634.77	\$5,712.93 *	(\$110.33)		FHA INSURANC	\$6,293.28	\$4,402.67
AUG			(\$1,030.61)		PROPERTY INS	\$5,262.67	\$4,402.67
AUG			(\$2,976.00)		FLOOD INSURA	\$2,286.67	\$4,402.67
AUG				\$110.33 *	FHA INSURANC	\$2,286.67	\$4,292.34
AUG				\$1,062.46 *	HAZARD INS	\$2,286.67	\$3,229.88
AUG				\$3,197.00 *	FLOOD INS	\$2,286.67	\$32.88
SEP	\$634.77	\$634.77	(\$110.33)	\$110.33	FHA INSURANC	\$2,811.11	\$557.32

[REDACTED]

Property Address:
170 GLENWOOD CT
HAMPTON GA 30228

BRENDA TRAYLOR
170 GLENWOOD CT
HAMPTON GA 30228-5524

Analysis Date: August 24, 2020

Loan Number: [REDACTED]

Date	Payments to Escrow		Payments From Escrow		Description	Escrow Balance	
	Anticipated	Actual	Anticipated	Actual		Required	Actual
	\$7,617.24	\$9,064.68	-\$5,330.57	\$7,870.12			

An asterisk (*) indicates a difference from a previous estimate either in the date or the amount. If you want a further explanation, please call our toll-free number.

(Please keep this statement for comparison with the actual activity in your account at the end of the escrow accounting computation year.)

Your ending balance from the last month of the account history (escrow balance anticipated) is \$557.32. Your starting balance (escrow balance required) according to this analysis should be \$2,286.70. Please note that your remaining escrow shortage balance included in the Proof of Claim at bankruptcy filing is \$2,221.60. This post-petition analysis shows a surplus of \$492.22. If your surplus is less than \$50.00 or you have a pre-petition escrow shortage, your surplus will not be returned to you as we have the additional option of keeping it and adjusting your monthly payments accordingly.

We anticipate the total of your coming year bills to be \$7,870.12. We divide that amount by the number of payments expected during the coming year to obtain your escrow payment.

New Escrow Payment Calculation	
Unadjusted Escrow Payment:	\$655.85
Over/Short Spread:	\$0.00
Escrow Payment:	\$655.85



If you are a New York resident or your property is in the state of New York, and you desire to file a complaint about Home Point Financial, you may file with the New York State Department of Financial Services and may obtain further information from the New York State Department of Financial Services by calling the Department's Consumer Assistance Unit at 1-800-342-3736 or by visiting the Department's website at www.dfs.ny.gov.
